



# Success Story

## **BUFFALO DISTRICT OFFICE, District Director, Franklin J. Sciortino**

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### **Loan Helps Rochester Dentist Purchase Digital X-Ray System**

Just like his U.S. Marine father, Christopher R. Erbland, DDS PC has been a global ambassador of goodwill since the age of 21 when he was drafted in the U.S. Navy during the Vietnam War. With an appreciation for dentistry, Erbland entered the Navy as hospital corpsman and six years later began a Navy dental corps career that spanned 24 years, and on numerous missions across the country and around the globe.

After his service and retirement, Erbland joined the family business, a Rochester dental practice started in 1923 by his grandfather. He purchased the business from his uncle in 1997. He provides high quality restorative, preventative, and cosmetic dental care. Among his patients are many local veterans as well as active duty recruiters, reservists and their families.

"My passion for perfecting smiles speaks for itself. It has been an honor to serve as a dentist in the U.S. Navy, helping the men and women who sacrifice to defend our country," he said.

Now, Erbland has upgraded to a new digital radiographic x-ray system. He has high hopes for his dental business – thanks to a SBA loan from Five Star Bank.

"They made it possible for me to upgrade my equipment," he said. "My loan has given me the ability to purchase digital x-ray equipment which has less radiation and allows me to display patient images immediately."

Erbland's story is one of the reasons why Five Star will be recognized as the 2009 Patriotic Lender of the year. Five Star approved 17 loans to veteran-owned businesses during SBA's fiscal year ending September 30, 2009.

"I had a hard time receiving financing from the banks I have used in the past, but thanks to Five Star who explained what SBA had to offer through the Patriot Express loan program, I was able to receive my loan!" he said. "Even my accountant was surprised to hear that I saved \$1350.00 in guaranty fees. SBA has been a tremendous benefit."

"It is extremely important to honor and recognize our veterans for their sacrifices in preserving our freedoms. The Patriot Express program is just one way we at the SBA can acknowledge their entrepreneurial spirit and provide them with financial assistance to fulfill the pursuit of the American Dream, said Franklin J. Sciortino, SBA Buffalo district director.

The SBA recently announced a three-year agreement to expand and deliver entrepreneurship training for service-disabled veterans of the wars in Iraq and Afghanistan. The agreement with SBA's Office of Veterans Business Development will support the expansion of the year-long Entrepreneurship Bootcamp for Veterans with Disabilities (EBV). The expansion of this innovative management training and mentorship program will maximize small business programs for veterans, service-disabled veterans, reserve-component members, and their dependents or survivors.

The expansion of SBA's entrepreneurship training initiatives builds on SBA's support for veterans through its Patriot Express loan program. In less than two-and-a-half year's time, this pilot loan initiative has supported nearly \$400 million in loans to more than 4,700 veterans and spouses looking to establish or expand their small businesses. As a result of the American Recovery and Reinvestment Act, this raised loan guarantees to 90 percent and temporarily eliminated fees, the number of Patriot Express loans increased by more than 20 percent this year over 2008. Local SBA district offices have a listing of Patriot Express lenders in their areas. Details on the initiative can be found at [www.sba.gov/patriotexpress](http://www.sba.gov/patriotexpress).

To learn more about additional opportunities for veterans available through the SBA, please visit [www.sba.gov](http://www.sba.gov).